

Information to identify the case:

Debtor 1	Scott J. Gebhard	Social Security number or ITIN	xxx-xx-6009
	First Name Middle Name Last Name	EIN	--
Debtor 2	Kristina M. Gebhard	Social Security number or ITIN	xxx-xx-3257
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-24523-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Scott J. Gebhard
aka J. Scott Gebhard, fdba Gebhard
Construction

Kristina M. Gebhard
aka Kristina M. Johnston

11/9/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Scott J. Gebhard
 Kristina M. Gebhard
 Debtors

Case No. 17-24523-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Nov 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2017.

db/jdb +Scott J. Gebhard, Kristina M. Gebhard, 449 Clark Court, Franklinville, NJ 08322-2142
 516978348 +Account Resolution Specialists, 1643 Harrison Parkway, Suite 100, Sunrise, FL 33323-2857
 516978349 Affiliated Acceptance Corp, PO Box 79001, Sunrise Beach, MO 6570
 516978350 +Allied Propane, 138 Keystone Rd., Aston, PA 19014-3425
 516978361 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: MABT/Contfin, PO Box 8099, Newark, DE 19714)
 516978353 +Credit Acceptance, PO Box 5070, Southfield, MI 48086-5070
 516978355 Diversified Consultants, PO Box 55128, Jacksonville, FL 33225
 516978356 +Financial Resources, 200 E Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
 516978358 +Gloucester County Special Civil Part, 1 North Broad Street, Woodbury, NJ 08096-4602
 516978360 +Law Offices Of Jan Meyers And Associates, 1029 Teaneck Rd, Teaneck, NJ 07666-4514
 516978363 +NJ Surcharge Admin Office, PO Box 136, Trenton, NJ 08601-0136
 516978366 +Stellar Recovery, PO Box 48370, Jacksonville, FL 32247-8370
 516978016 U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, KML Law Group PC, Sentry Office Plaza,
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 516949047 +Wells Fargo Home Loans In C/o KML, 216 Haddon Avenue, # 406, Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Nov 09 2017 22:48:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 09 2017 23:05:38 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 09 2017 23:05:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516978351 +E-mail/Text: bankruptcy@pepcoholdings.com Nov 09 2017 23:05:20 Atlantic City Electric,
 5 Collins Drive, Suite 2133, Penns Grive, NJ 08069-3600
 516978352 EDI: WFNNB.COM Nov 09 2017 22:48:00 Comenity Capital/HSN, PO Box 18120,
 Columbus, OH 43218
 516978354 +EDI: RCSFNBMARIN.COM Nov 09 2017 22:48:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 516978357 +EDI: AMINFOFP.COM Nov 09 2017 22:48:00 First Premier Bank, 3820 N. Louise Avenue,
 Sioux Falls, SD 57107-0145
 516978359 +EDI: IIC9.COM Nov 09 2017 22:48:00 I C Systems, PO Box 64378, Saint Paul, MN 55164-0378
 516978362 +EDI: MERRICKBANK.COM Nov 09 2017 22:48:00 Merrick Bank, PO Box 1500,
 Draper, UT 84020-1500
 516978364 EDI: PRA.COM Nov 09 2017 22:48:00 Portfolio Recovery, 120 Corporate Blvd Suite 1,
 Norfolk, VA 23502
 516978365 +EDI: SWCR.COM Nov 09 2017 22:48:00 SW Credit System,
 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
 516950764 +EDI: RMSC.COM Nov 09 2017 22:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516978367 +EDI: WFFC.COM Nov 09 2017 22:48:00 WFFNB/Furniture Barn, PO Box 14517,
 Des Moines, IA 50306-3517
 516978368 +EDI: BLUESTEM Nov 09 2017 22:48:00 Webbbank/Fingerhut, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516978369* +Wells Fargo Home Loans In C/o KML, 216 Haddon Avenue, # 406, Westmont, NJ 08108-2812
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Nov 09, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2017 at the address(es) listed below:

Andrew M. Carroll on behalf of Debtor Scott J. Gebhard AndrewCarrollEsq@gmail.com
Andrew M. Carroll on behalf of Joint Debtor Kristina M. Gebhard AndrewCarrollEsq@gmail.com
Denise E. Carlon on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER
PARTICIPATION TRUST dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5